

Information to identify the case:

Debtor 1	<u>Helen Tomaskovic</u>	Social Security number or ITIN	xxx-xx-6202
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-14652-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Helen Tomaskovic

12/20/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Helen Tomaskovic
Debtor

Case No. 18-14652-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 20, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db	+ Helen Tomaskovic, 136 Avondale Avenue, Clifton, NJ 07013-3204
517417293	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517378951	+ HSBC Bank USA, c/o RAS Cintron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517378954	+ Phelan, Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517378955	+ Specialized Loan Servicing/SLS, PO Box 636005, Littleton, CO 80163-6005
517378956	+ St Mary's Hospital, c/o RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
517378957	+ Township of West Milford, 1480 Union Valley Road, West Milford, NJ 07480-1338

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 20 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 21 2021 01:38:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517378949	EDI: AMEREXPR.COM	Dec 21 2021 01:38:00	American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
517466287	EDI: BECKLEE.COM	Dec 21 2021 01:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517472425	EDI: BL-BECKET.COM	Dec 21 2021 01:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517378950	+ Email/Text: signed.order@pfwattorneys.com	Dec 20 2021 20:37:00	Citibank-Sears, c/o LVNV Funding, LLC, Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517378952	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2021 20:37:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517530412	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2021 20:45:40	LVNV Funding, LLC its successors and assigns as, assignee of New Century Financial, Services Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517380441	+ EDI: RMSC.COM	Dec 21 2021 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517378958	+ Email/Text: collect@williamsalexander.com	Dec 20 2021 20:37:00	Waassociates, Po Box 2148, Wayne, NJ 07474-2148

TOTAL: 11

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 20, 2021

Form ID: 3180W

Total Noticed: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517378953		Mark Tomaskovic
518731577	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificated, Series 2006-FM1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificated, Series 2006-FM1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificated, Series 2006-FM1 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Leonard R Boyer	on behalf of Debtor Helen Tomaskovic lrbnjcsq@gmail.com mcordova48890@aol.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6